

Health Insurance Status of Springfield Residents

This monograph and the accompanying appendix report findings on Springfield residents from the Division of Health Care Finance and Policy's 2002 Health Insurance Status of Massachusetts Residents Survey. Differences in health insurance status of Springfield residents relative to the statewide population, and changes since 2000 are highlighted. The over-sample of Springfield residents was conducted from March to October 2002. Data were collected on 413 households and 1,061 residents. The sampling method and survey design replicated the statewide survey, using a computer generated random list of telephone numbers by specific area code and exchange combinations in Springfield (which were then verified). Survey responses were weighted to reflect Springfield population estimates.¹

Source of Insurance. The majority of insured non-elderly Springfield residents continued to receive health insurance coverage through their employer in 2002. However, this proportion declined by 19% to 56.5% in 2002 from 70.1% in 2000. At the same time, Medicaid coverage for insured Springfield residents increased nearly 63% to 42% in 2002 from 25.8% in 2000. Springfield had the highest Medicaid penetration rate among the five urban areas surveyed in 2002.

Age. The percent of uninsured Springfield residents (9.2%) was significantly higher than the statewide rate of 6.7%. Compared to 2000, the Springfield uninsured rate for all ages increased less than the statewide rate in 2002. This trend showed some marked variation when examined by specific age groups. For example, the uninsured rate for children in Springfield jumped 39% to 5.3% in 2002 from 3.8% in 2000. In contrast, the uninsured rate for children statewide remained stable. Springfield adults ages 19 through 39 experienced a 17% increase in their uninsured rate to 18.6% in 2002 from 15.9% in 2000. On the other hand, Springfield adults ages 40 to 64 countered the statewide trend with an 18% decrease in their uninsured rate to 7.4% in 2002 from 9% in 2000. In contrast, statewide rates for this age group increased by nearly 35% (see Figure 1).

Income. Uninsured residents of Springfield were less likely to live in households earning less than 200% of the federal poverty level (FPL) in 2002 than in 2000 (21.4% versus 64%). Springfield uninsured residents were more likely to live in higher-income households than uninsured residents statewide. The likelihood that a

Springfield resident lived in a household earning 200% or more of the FPL and was uninsured nearly doubled in 2002 from 2000 (13% versus 6.6%). The statewide rate increased to 5.7% from 4.1% (see Figure 2).

Figure 1
Non-Elderly Uninsured in Springfield and Massachusetts within Age Group

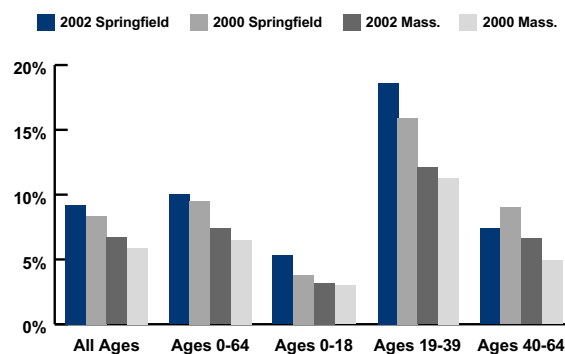
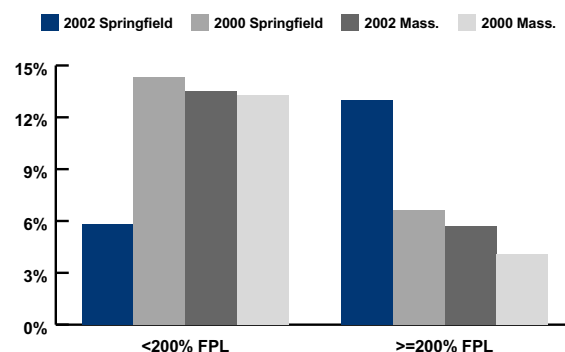
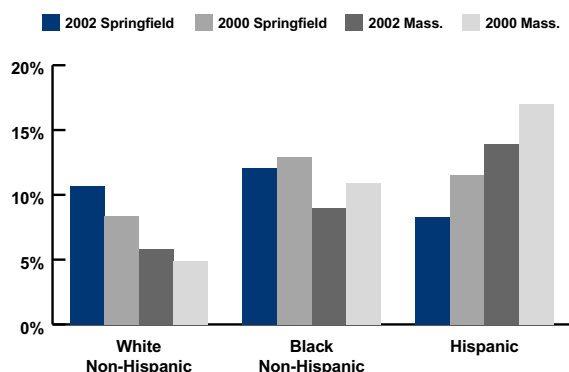


Figure 2
Non-Elderly Uninsured in Springfield and Massachusetts within Income Category



Race/Ethnicity. Similar to statewide trends, white Springfield residents were more likely to be uninsured in 2002 than 2000 (10.7% versus 8.4%). Also consistent with statewide trends, black and Hispanic residents were less likely to be uninsured in 2002 than 2000. The likelihood of a Springfield Hispanic resident being uninsured declined about 28% to 8.3% in 2002 from 11.5% in 2000. The uninsured rate for Hispanics in Springfield remained lower than the statewide rate in 2002. In addition, the uninsured rate for blacks in Springfield remained higher than the uninsured rate for blacks statewide in 2002 (see Figure 3).

Figure 3
Non-Elderly Uninsured in Springfield
within Racial/Ethnic Category



Gender, Marital Status and Education. Males residing in Springfield were more likely to be uninsured in 2002 than 2000, while the female uninsured rate remained stable. Males were more likely to be uninsured than females in Springfield (13.3% versus 7.2%) and statewide (8.3% versus 6.5%). However, Springfield males were nearly 14% more likely to be uninsured than males statewide in 2002 (see Figure 4).

Springfield uninsured adults in 2002 were much less likely to have been married (17.8%) than both uninsured adults statewide (26.8%) and Springfield insured adults (44.6%). In 2002, more of the uninsured in Springfield were likely to be widowed, divorced or separated when compared to 2000 (26% versus 20%). This trend was consistent with results for uninsured adults statewide (20.7% versus 18.2%).

While Springfield adults with less than a high school education were just as likely to be uninsured in 2002 as 2000 (18.7% in 2002), those with a college education were 29% more likely to be uninsured in 2002 than 2000 (8.9% versus 6.8%). Statewide, adults with a college degree also experienced large increases in their uninsured rates (4.6% in 2002 versus 2.7% in 2000).

Figure 4
Non-Elderly Adults in Springfield
by Insurance Status and Physician Office Utilization



Employment. Consistent with statewide results, most Springfield uninsured adults were employed in 2002 (74%). In fact, Springfield uninsured adults were more likely to be employed in 2002 than in 2000. Springfield uninsured adults were also more likely to be employed than their insured counterparts in 2002. Springfield insured adults were less likely to be employed (68.8%) than their statewide counterparts in 2002 (79.4%). In Springfield, 27% more of the insured were unemployed in 2002 than in 2000 (31.2% versus 24.5%).

Working uninsured adults in Springfield and statewide were significantly more likely than the working insured to have worked for the same employer for less than one year in 2002. Springfield working uninsured adults were more than three times as likely to have worked for the same employer for less than one year compared to Springfield working insured in 2002 (36.5% versus 11.6%). The proportion of Springfield uninsured adults who had worked one to five years for the same employer increased 40% to 42.7% in 2002 from 30.4% in 2000. As a result, Springfield uninsured adults were more likely than Springfield insured adults to have worked one to five years for the same employer in 2002. However, Springfield uninsured adults were far less likely than Springfield insured adults to have worked for the same employer more than five years in 2002 (20.8% versus 55.4%).

The uninsured in Springfield and statewide were significantly more likely to work part-time in 2002 compared to 2000. While working uninsured in Springfield did not report that they worked fewer than 20 hours per week in 2002, 29.6% reported working 20 to 34 hours per week compared to 17.8% who reported working 20 to 34 hours per week in 2000. In contrast, less of the Springfield insured reported working 20 to 34 hours per week in 2002 compared to 2000 (10% versus 13.5%).

Shifting occurred for both insured and uninsured employed adults on the subject of the size of their employer. Springfield working

uninsured employed in small firms declined 32% to 41.3% in 2002 from 60.7% in 2000. This was a greater decline than that seen statewide where the working uninsured employed in small firms dropped nearly 23% to 59.4% in 2002 from 76.8% in 2000. In Springfield and statewide, working insured were much less likely to have worked in small firms in 2002 than in 2000. In addition, the Springfield working insured were less likely to have worked in small firms than working insured statewide (15.8% versus 21.1%).

Access and Utilization. Similar to statewide results, in Springfield, uninsured adults were less likely to visit a doctor's office than insured adults in 2002. In addition, Springfield uninsured adults were slightly less likely to have visited a doctor than uninsured adults statewide. About half of Springfield uninsured adults reported that they did not visit a doctor in 2002. Springfield uninsured adults were also less likely to have visited a doctor's office five or more times in 2002 than in 2000 (13.9% versus 19.1%). Statewide, uninsured adults were also less likely to have visited a doctor's office (8.8% in 2002 versus 14.1% in 2000).

Consistent with 2000 results, most adults reported that they did not visit an emergency room (ER) in 2002. Springfield insured adults were about as likely to have visited an ER in 2002 as Springfield uninsured adults (38.5% versus 39.2%). In contrast with uninsured adult ER visits statewide, Springfield uninsured adult visits to the ER remained stable in 2002 compared with 2000. Statewide, the uninsured reported a 23.6% decline in visits to the ER to 24.6% in 2002 compared with 32.2% in 2000.

Statewide, both uninsured and insured adults were more likely to have reported a chronic illness in 2002 than in 2000. In Springfield, results were more mixed. While Springfield uninsured adults were less likely to have reported a chronic illness in 2002 than in 2000

(25.4% versus 30.2%), Springfield insured adults were more likely to report having a chronic illness (39.7% versus 33.4%). Furthermore, larger disparities between Springfield uninsured and insured adults were found in the rates of health service utilization to treat their chronic illnesses. For example, while 33.3% of Springfield uninsured adults who reported that they had a chronic illness said that they never visited a doctor for treatment, only 4.9% of Springfield insured adults who reported that they had a chronic illness said the same thing. Also, 45.5% of Springfield uninsured adults who reported that they had a chronic illness did not take a prescription for their illness compared to 8.3% of the Springfield insured adults.

Summary. There were many interesting changes in the distributions and characteristics of the uninsured and insured residents of Springfield in 2002. Springfield non-elderly residents were more likely to be uninsured than non-elderly residents statewide. The uninsured rate for non-elderly residents statewide increased 13.5% from 2000 to 2002, while the Springfield non-elderly uninsured remained stable. There was also a distinct shift in the income level of the non-elderly uninsured in Springfield. In 2002, more of the Springfield uninsured resided in households earning above 200% of the FPL than in 2000. Another shift occurred in the racial/ethnic make-up of the uninsured population in Springfield. While white Springfield residents were more likely to be uninsured in 2002 than 2000, Hispanic Springfield residents were less likely to be uninsured in 2002 than in 2000. Although nearly three quarters of the Springfield uninsured were employed in 2002, nearly twice as many worked part-time hours. Highlighting differences among specific uninsured populations can help guide more targeted outreach and education strategies to help uninsured residents learn about potential health coverage options.

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1. Anthony M. Roman, "Survey of Insurance Status 2002 Methodological Report," Center for Survey Research, University of Massachusetts, March 2003.
 2. In 2002, there were changes from 2000 in the survey questions on income earned by a household. These changes may affect comparability between the two years.
 3. From this point on, the data described in this monograph are based on the non-elderly non-institutionalized population (excluding adults ages 65 and over).
 4. Part-time means 34 hours per week or less.
 5. Small firms are those with fewer than 50 employees.
 6. For the purposes of the survey, a chronic illness is a chronic medical condition lasting three months or more.
 7. A relatively small sample responded that they had a chronic illness, and fewer still reported that they utilized services for their chronic conditions. Therefore, standard errors are relatively large for these estimates.

Appendix

Table 1: 2002 Non-Elderly Demographic Distribution, Ages 0-64

Table 2: Distribution of Uninsured and Insured Non-Elderly Adults in 2002, Ages 19-64

Table 3: Non-Elderly Uninsured Rates, Ages 0-64

Table 4: Distribution of Uninsured and Insured Workers in 2002, Ages 19-64

Table 5: Distribution of Uninsured and Insured Access to Care in 2002, Ages 19-64

Table 1

2002 Non-Elderly Demographic Distribution, Ages 0-64

	Springfield Population	Springfield Insured	Springfield Uninsured	Western Mass. Uninsured	Massachusetts Uninsured
Age					
0-18	35.6%	37.5%	18.9%	13.4%	13.0%
19-39	29.9%	27.1%	55.6%	57.0%	54.7%
40-64	34.4%	35.4%	25.6%	29.6%	32.4%
Gender					
Male	45.9%	44.2%	61.1%	54.8%	55.0%
Female	54.1%	55.8%	38.9%	45.3%	45.0%
Race/Ethnicity					
White, non-Hispanic	46.4%	46.1%	48.7%	75.5%	69.0%
Black, non-Hispanic	18.8%	18.4%	22.2%	*	6.2%
Asian, non-Hispanic	0.7%	0.7%	*	*	3.8%
Other/Multiple	6.1%	6.1%	6.3%	*	5.3%
Hispanic	28.1%	28.8%	22.8%	11.2%	15.8%
Income					
< 200% FPL	38.0%	39.9%	21.4%	45.9%	29.8%
>= 200% FPL	62.0%	60.1%	78.6%	54.1%	70.2%

*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.

Table 2

Distribution of Uninsured and Insured Non-Elderly Adults in 2002, Ages 19-64

	Springfield Population	Springfield Insured	Springfield Uninsured	Western Mass. Uninsured	Massachusetts Uninsured
Age					
19-24	12.8%	11.0%	25.3%	28.4%	26.5%
25-44	49.5%	48.7%	55.5%	43.9%	47.6%
45-64	37.7%	40.4%	19.2%	27.7%	26.0%
Employment Status					
Working	69.5%	68.8%	74.0%	76.1%	73.2%
Not Working	30.5%	31.2%	26.0%	23.9%	26.8%
Education					
Less than high school	12.1%	11.3%	17.8%	15.7%	16.5%
High school grad and some college	66.3%	66.1%	67.1%	68.6%	61.6%
College grad and post graduate	21.6%	22.6%	15.1%	15.7%	21.9%
Marital Status					
Married	41.2%	44.6%	17.8%	20.7%	26.8%
Never married	36.0%	33.0%	56.2%	58.7%	52.5%
Divorce, single, widow	22.9%	22.4%	26.0%	20.7%	20.7%
Income					
< 200% FPL	28.1%	28.6%	24.2%	43.6%	26.7%
>= 200% FPL	72.0%	71.4%	75.8%	56.4%	73.3%
Race/Ethnicity					
White, Non-Hispanic	53.3%	53.3%	53.2%	74.4%	67.2%
Black, Non-Hispanic	18.7%	18.0%	23.0%	*	5.7%
Asian, Non-Hispanic	0.2%	0.2%	*	*	4.3%
Other/Multiple	4.9%	5.4%	*	*	5.9%
Hispanic	23.0%	23.1%	22.2%	9.9%	16.9%
Language Spoken at Home					
English	87.2%	87.0%	89.2%	88.6%	75.4%
Spanish	10.4%	10.9%	9.2%	*	10.4%
Portuguese or Asian	*	*	*	*	5.7%
Other	2.1%	1.9%	*	*	8.7%

*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.

Table 3
Non-Elderly Uninsured Rates, Ages 0-64

	Springfield 2002	Springfield 2000	Western Mass. 2002	Western Mass. 2000	Mass. 2002	Mass. 2000
Age						
0-18	5.3%	3.8%	3.5%	2.1%	3.2%	3.0%
19-24	25.0%	23.6%	22.6%	13.5%	20.4%	17.0%
25-44	14.1%	12.6%	9.5%	8.8%	8.8%	8.5%
45-64	6.4%	7.1%	6.4%	4.5%	6.3%	4.5%
Gender						
Male	13.3%	11.7%	8.9%	7.0%	8.3%	7.8%
Female	7.2%	7.5%	6.9%	4.6%	6.5%	5.2%
Race/Ethnicity						
White, Non-Hispanic	10.7%	8.4%	7.2%	5.5%	5.8%	4.9%
Black, Non-Hispanic	12.1%	12.9%	*	*	9.0%	10.9%
Hispanic	8.3%	11.5%	7.6%	5.7%	13.9%	17.0%
Asian, Non-Hispanic	0.0%	0.0%	*	*	7.4%	2.3%
Other/Multiple	10.6%	6.5%	*	*	8.8%	8.1%
Income						
< 200% FPL	5.8%	14.3%	14.1%	8.7%	13.5%	13.3%
>= 200% FPL	13.0%	6.6%	5.7%	4.1%	5.7%	4.1%

*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.

Table 4
Distribution of Uninsured and Insured Workers in 2002, Ages 19-64

	Springfield Uninsured	Western Mass. Uninsured	Mass. Uninsured	Springfield Insured	Western Mass. Insured	Mass. Insured
Employment Status						
Working	74.0%	76.1%	73.2%	68.8%	79.5%	79.4%
Not working	26.0%	23.9%	26.8%	31.2%	20.5%	20.6%
Type of Employment						
Employer	73.5%	66.7%	72.2%	91.7%	87.3%	86.7%
Self-employed	18.4%	29.3%	23.8%	5.3%	7.0%	8.0%
Working for both	8.2%	4.0%	4.0%	3.0%	5.8%	5.3%
Duration of Employment						
< 1 year	36.5%	48.5%	42.0%	11.6%	6.7%	11.6%
1-5 years	42.7%	30.9%	35.9%	33.1%	32.5%	35.5%
> 5 years	20.8%	20.6%	22.1%	55.4%	60.8%	52.9%
Hours Worked						
< 20 hours	0.0%	*	2.3%	1.7%	2.2%	2.1%
20-34 hours	29.6%	33.7%	31.3%	10.0%	9.5%	8.7%
35 or more hours	70.4%	57.9%	66.4%	88.3%	88.4%	89.2%
Firm Size						
Small (< 50)	41.3%	67.8%	59.4%	15.8%	21.5%	21.1%
Large (50 or more)	58.7%	32.2%	40.7%	84.2%	78.5%	78.9%
Income of those Working						
< 200% FPL	19.7%	42.9%	23.0%	17.8%	11.3%	8.3%
>= 200% FPL	80.3%	57.1%	77.0%	82.2%	88.7%	91.7%
Does your employer offer insurance?						
Yes		35.4%	41.1%	40.0%		
Could you be covered if your employer offers insurance?						
Yes		64.7%	43.6%	57.0%		

*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.

Table 5

Distribution of Uninsured and Insured Access to Care in 2002, Ages 19-64

	Springfield Uninsured	Western Mass. Uninsured	Mass. Uninsured	Springfield Insured	Western Mass. Insured	Mass. Insured
Received Needed Care						
Yes	50.8%	64.0%	58.7%	64.4%	73.2%	72.7%
Physician Office Visits						
None	50.8%	56.2%	54.9%	15.1%	14.2%	15.5%
1-4	35.4%	35.5%	36.3%	46.3%	58.6%	57.5%
5 or more	13.8%	8.3%	8.9%	38.6%	27.3%	27.1%
ER Visits						
None	60.8%	76.9%	75.3%	61.5%	71.5%	73.0%
One or more	39.2%	23.1%	24.7%	38.5%	28.5%	27.0%
Dental Visits						
None	59.1%	54.7%	55.5%	25.0%	18.6%	17.0%
One or more	40.9%	45.3%	44.5%	75.0%	81.4%	83.0%
Utilization if Reported Chronic Illness						
Have a Chronic Illness	25.4%	35.0%	26.5%	39.7%	36.8%	35.5%
No Physician Visits	33.3%	39.5%	42.5%	4.9%	5.5%	7.0%
No Prescriptions	45.5%	34.9%	48.8%	8.3%	17.0%	21.7%

Note: All data are from the Massachusetts Survey of Health Insurance Status.